

Fill in this information to identify the case:

Debtor 1 Dzon Marku

Debtor 2
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of PACase number 18-01446 HWV**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: M&T Bank

Court claim no. (if known): 2-2

Last 4 digits of any number you use to identify the debtor's account: 6335

Property address:

113S Harris Street
Cleona, PA 17042**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____**Part 3: Postpetition Mortgage Payment**

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:	(a)	\$ <u>0.00</u>
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	\$ <u>650.00</u>
c. Total. Add lines a and b.	(c)	\$ <u>650.00</u>

Creditor asserts that the debtor(s) are contractually obligated for 06 / 01 / 2023
the postpetition payment(s) that first became due on:

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Michael Farrington

Date 05/31/2023

Michael Farrington
31 May 2023, 10:32:05, EDT

KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

Fill in this information to identify the case:

Debtor 1 Dzon Marku

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of Pennsylvania

Case number 18-01446 HWV

Official Form 410S2**Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: M&T Bank

Court claim no. (if known): _____ 2

Last 4 digits of any number you use to
identify the debtor's account: 6335

Does this notice supplement a prior notice of postpetition fees,
Expenses, and charges?

☒ No☐ Yes. Date of the last notice: ____ / ____ / ____**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	6/5/18	(5) \$ 425.00
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: Chapter 13 Plan Review	6/13/18	(11) \$ 225.00
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Dzon Marku
First Name Middle Name Last Name

Case number (if known) 18-01446 HWV

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ James C. Warmbrodt
Signature

Date 6/21/18

Print: James C. Warmbrodt
First Name Middle Name Last Name

Title Attorney for Creditor

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000
Number Street
Philadelphia, PA 19106
City State Zip Code

Contact phone (215)627-1322

Email JWarmbrodt@kmlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Dzon Marku

Debtor(s)

BK NO. 18-01446 HWV

M&T Bank

Chapter 13

vs.

Moving Party

Related to Claim No. 2

Dzon Marku

Debtor(s)

Charles J. DeHart, III,

Trustee

CERTIFICATE OF SERVICE

I, James C. Warmbrodt, of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on June 21, 2018, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor(s)

Dzon Marku
113 S Harris Street
Cleona, PA 17042

Trustee

Charles J. DeHart, III
8125 Adams Drive, Suite A
Hummelstown, PA 17036

Attorney for Debtor(s)

John J. Ferry, Jr., 931 Cumberland Street
Lebanon, PA 17042

Method of Service: electronic means or first class mail

Dated: June 21, 2018

/s/ James C. Warmbrodt, Esquire

James C. Warmbrodt, Esquire
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
412-430-3594
Attorney for Movant/Applicant

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Dzon Marku

Debtor(s)

BK NO. 18-01446 HWV

M&T Bank

Chapter 13

Movant

Related to Claim No. 2-2

vs.

Dzon Marku

Debtor(s)

Jack N. Zaharopoulos,

Trustee

CERTIFICATE OF SERVICE

RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT

I, Michael P. Farrington of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on May 31, 2023, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)

Dzon Marku
113 S Harris Street
Cleona, PA 17042

Attorney for Debtor(s) (via ECF)

John J. Ferry, Jr.
Law Offices of John J. Ferry Jr.
931 Cumberland Street
Lebanon, PA 17042

Trustee (via ECF)

Jack N. Zaharopoulos
Standing Chapter 13 (Trustee)
8125 Adams Drive
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail:

Dated: May 31, 2023

/s/ Michael P. Farrington

Michael P. Farrington, Esquire
Attorney I.D. 329636
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
mfarrington@kmlawgroup.com